



# European Education Area Strategic Framework

## Working Group on Adult Learning

Findings report PLA on financing of adult learning (12-13 May 2022, online)



**EUROPEAN COMMISSION**

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# 1. Background of the Peer Learning Activity on financing adult learning<sup>1</sup>

**Rapidly changing skills requirements** as a result of the digital and green transitions require more support for adults to **update their skills throughout their working life**. Furthermore, demographic ageing makes it essential for adults to continue skills developments to avoid skills shortages. All this requires more adult learning, be it organised in the formal (VET/HE) system, offered by employers or by private/non-formal adult learning providers. This need for adult learning is firmly anchored at European level in the [European Pillar of Social Rights](#): the right to “*quality and inclusive education, training and life-long learning*” (first principle), the right to “*active support to employment*” (fourth principle), and the right to training “*regardless of the type and duration of the employment relationship*” (fifth principle). In this context, the Member States agreed to make progress towards an EU-level target of 60% adult participation in training every year by 2030. This target has been set by the [European Pillar Social Rights Action Plan](#) and was endorsed by the EU Heads of State and Government in the [Porto Declaration](#) and in the European Council conclusions of June 2021.

Meeting the Porto Commitment of at least 60% of adults participating in training every year by 2030 will require a **significant increase from the 37% participation rate in 2016<sup>2</sup>** and will not reach the 2030 target if recent trends continue. In addition to participation in adult learning being low, it is also **unequal across different groups of adults within Member States** and strongly depends on educational attainment but also labour market status, type of employment contract or company size.

Two main problems lead to low and unequal participation of adults in learning:

- individuals receive insufficient financial support for training. This is mainly due to low levels of investment, gaps in coverage of certain groups of adults and types of training, barriers to devoting time to training and fragmentation of support, and
- individuals’ incentives and motivation to take up training are insufficient. This is related to people’s limited awareness of their skills needs, limited transparency of training offers, uncertainty about a training programme’s quality and recognition, and insufficient tailoring of available offers to individual needs.

Across EU Member States, the available data show a **strong correlation between the percentage of GDP invested in adult learning and the participation of adults in learning**. Member States with higher investments in adult learning also show lower inequalities in participation between permanent workers and other adults aged 25-64.<sup>3</sup> Hence, the significant increases in adult learning participation which Member States are committed to achieve **will require significant increases also in the funding devoted to adult learning**. A challenge for bringing about this increase in available funding is that the *costs* of adult learning are often concentrated on the specific adult or her/his current employer, who need to make the financial and time commitment. By contrast, the *benefits* of adult learning tend to be wide-spread and shared by the individual, the current employer, future employers and society at large.<sup>4</sup> In this context, **institutional arrangements to support cost sharing by social partners and public authorities** can help ensure sufficient funding.

**Employers currently play a dominant role in financing adult learning**, being responsible for more than half of the investments in training. Furthermore, when adults participate in job-related non-formal education and training (total 34.6% in EU-27), in almost

<sup>1</sup> This section is a brief summary of the PLA background report.

<sup>2</sup> As measured by the Adult Education Survey. This figure excludes guided on-the-job training in order to align with the scope of adult learning considered in the Labour Force Survey, which is used for EU-level benchmarking.

<sup>3</sup> [ILA Impact assessment report \(2021\)](#), p. 90.

<sup>4</sup> [ILA Impact assessment report \(2021\)](#), pp. 145 ff.

9 out of 10 cases it is sponsored at least partly by an employer.<sup>5</sup> There are however large differences in participation rates across Member States, showing a potential for mutual learning on how to organise and stimulate employer investments in training. Concerning employer-sponsored learning, there is interest in initiatives that mobilize funding by employers, or social partners together, to ensure that employees have the right and possibilities to learn skills relevant to the labour market context. Schemes differ in the way employers are involved in funding adult learning: on the one hand, **public authorities operate funding schemes**, such as tax incentives and grants to companies, that support employers to offer and support training of employees. On the other hand, there are **employer-led, or social partner-led funding arrangements** such as collective bargaining over training rights, and training funds. **Collective bargaining agreements** can include provisions concerning training (next to wages and working conditions). However, the **extent to which employees are covered by collective bargaining** differs greatly across Member States. Similarly, there is a lot of variation in the **extent to which existing collective bargaining agreements include provisions on training/** training rights for employees.

Alongside employer-led funding arrangements, there are also initiatives, just like the **Council Recommendation on individual learning accounts**<sup>6</sup>, that provide **direct financial support and empower adults to learn**, not necessarily linked to requirements of their current jobs, but considering the broader labour market context and personal professional development. As currently employers sponsor 88% of job-related non-formal training, adults who would like to learn more and are not in permanent employment report costs as a barrier more often than those in permanent employment (31% vs. 22%). Among employees, those employed in SMEs receive less support for training than those in large companies, mirroring the pattern of inequality in participation levels. Individually targeted financial instruments have the benefit that in principle **all adults can benefit** from them, including those with **no or less access to employer-sponsored training**: be it because they are in **atypical forms of work** including **self-employment**, currently **unemployed** or **out of the labour force**, because they work for an **SME** or **micro-enterprise** with less capacity to organise training or because they want to **train for a professional transition** to another job or sector. Furthermore, it facilitates training in **transversal skills** beyond the requirements of the current job- which is becoming increasingly important on today's labour markets, but may not be supported sufficiently by the current employer due to the wide-spread nature of the benefits.

The goal of this PLA was to **learn about and discuss four innovative practices** (from **France, Denmark, the Netherlands and Finland**) relating to initiatives to empowering individuals to learn, to allow participants to **draw inspiration for them** for their own work. After an initial presentation and an opportunity to ask questions, each example was discussed and analysed in small groups, drawing on the following **guiding questions**:

1. What are the **objectives** of the initiative?
  - a. What are the **main envisaged outcomes** of the initiative? What is the scope of the initiative in terms of the **type of adult learning** and **profile of adult learners** that are supported?
2. What are the **conditions for success**?
  - a. How is the **sustainability of funding** secured? What funding mechanism is applied, and to what extent does it increase overall funding available for adult learning?

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<sup>5</sup> See Adult Education Survey 2016: [Participation rate in job-related non-formal education and training by type and sex \(TRNG AES 120\)](#).

<sup>6</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32022H0627%2803%29>

- b. **How is the initiative governed?** To what extent are **feedback mechanisms** in place to revise the initiative based on implementation experiences and outcomes?
  - c. What are **main contextual factors** influencing the implementation of the initiative? To what extent does the initiative **integrate financial support with other support** to tackle barriers to participation in learning?
  - d. How are **ongoing labour market changes** impacting on these funding instruments? (e.g. towards more frequent professional transitions)
3. What **lessons can be drawn** for other Member States?
- a. Despite contextual differences, **which elements** of the discussed initiatives could inspire developments in other countries?
  - b. What **concrete steps** could countries take to stimulate similar initiatives?

The four presentations and discussions on country approaches were complemented with **keynote presentations in plenary** by:

- Ken Mayhew (Emeritus Professor of Education and Economic Performance, University of Oxford) discussing adult learning and its funding;
- Lidia Salvatore (Expert in VET for adults and apprenticeships at Cedefop) discussing adults' perceptions of learning and barriers to participation; and,
- Adam Gajek (Senior Policy Advisor for Skills at EUROCHAMBRES), discussing the role of chambers of commerce in mobilising financing for training.

The PLA was attended by **43 participants from 14 countries**, representing Ministries of Education, social partners, and research institutes; and from nine European level organisations and stakeholders (i.e. social partners and civil society organisations).

The following chapters discuss the **four country initiatives presented** and provide a summary of the reflections that emerged during the group discussions. The report concludes by identifying some **overarching lessons learned** from the PLA.



## 2. France – individual learning accounts

The French individual learning accounts initiative (Compte Personnel de Formation, CPF) was presented by the French Ministry of Labour (Ministère du Travail, de l'Emploi et de l'Insertion) and the French public sector financial institution in charge of managing the scheme (Caisse des Dépôt). The presentations provided 1) an overview of the CPF (how it works, how it is funded); 2) the rationale behind the CPF; 3) the challenges for implementation; 4) the functioning of the online platform 'Mon Compte Formation', the one-stop shop for individuals to make use of their training rights, and trends in the use of the CPF.

With CPF, individuals acquire training rights that can be used throughout their working life. The CPF was created in 2015 to offer every person entering the labour force, the right to training, regardless of their labour market status and type of job. This also makes it a relevant tool to help working age adults face the major changes in employment to come, such as the green and digital transitions. In this, the individuals' autonomy is at the heart of the system. Individuals have the right to receive between €500 and €800 a year up to a maximum amount of €5 000 to €8 000 (the higher amount relates to a top-up for disabled persons and low skilled workers). The CPF is funded through an automatic withdrawal directly on the employer's payroll. Public authorities (public employment services, regional authorities) and companies can also top up the individual accounts.

The legal framework was revised by the 2018 law for the freedom to choose one's professional future (loi pour la Liberté de choisir son avenir Professionnel du 5 septembre 2018). The main changes introduced are that training rights are now counted in Euros instead of hours of instruction, and that individuals can book courses directly via the online platform 'Mon Compte Formation', increasing the accessibility of the CPF and training programmes available.

Since 2015, 20 million personal training accounts have been activated, which is around half of the total french working population (15-64 year olds). The number of training courses paid for through the CPF quadrupled over the past three years, with participant numbers increasing from 489 000 in 2019 to 1 million in 2020, and to 2.1 million in 2021. Sectors with the highest CPF use rates are those that were particularly affected by the COVID-19-related lockdowns (i.e. the accommodation and catering sector). Currently, the CPF offers 219 036 different training courses with 16 020 training providers. The most-selected courses are in transport, modern languages, social integration, ICT and security.

A key factor in the implementation of the CPF is the integrated online platform 'Mon Compte Formation'. Here they can check their rights; find career advisors; find training offers; get additional funding and pay for the training courses; and receive their certification.

The main implementation challenges are to ensure useful and quality training that is relevant to the labour market and to balance between individuals' rights to exercise freedom of professional choices and the skills expected on the labour market. Integrated services such as career development advice to support and guide people in their training or retraining projects, quality information concerning the relevance of skills on the labour market, and quality assurance of trainings offered are therefore essential. This necessitates governance structures that mobilise all major stakeholders, especially employers and social partners, and continuously reviewing and renewing processes and procedures (such as the quality criteria for educational providers to offer training programmes).

The Group discussions and plenary discussions resulted in the following reflections on the French approach:

- It is a very comprehensive approach combining training with career guidance services and offered through a user-friendly tool, promoting agency of the individual. There is a prominent role for guidance and information support. It also offers a

personal touch through the app, as well as offering ICT support for lower skills and a helpdesk.

- The approach is developed and improved during implementation by allowing incremental changes to the whole system and the supporting tools/measures. This enables the CPF to adjust to new insights and changing demands and solve challenges along the way. An example of an incremental change is the recent introduction of more strict quality criteria for training courses on offer (leading to a reduction of 50% of available courses but without reducing the overall participation). Another example is the introduction of additional regulations concerning the marketing of training courses to prevent aggressive marketing and fraud. A law to further combat abuse of the CPF is currently under discussion at the National assembly.
- The CPF is used as a measure to change the dynamics in the whole training system and developing a systemic view on learning, bringing together different services. The large scale of the scheme is necessary to give access to all.
- The CPF is implemented by the Ministry of Labour, supported by public bodies (France compétences and the French public sector financial institution (Caisse des Dépôt)), and engages with social partners through setting clear roles, responsibilities and shared governance structures.
- Through the 'Mon Compte Formation' platform, and the top-up funding, the CPF managed to be more attractive for vulnerable groups of adults and those that are less digitally ready, turning digitalisation from a barrier to learning for those groups into an opportunity to reach those vulnerable groups of adults.

A point for further reflection was the amount of additional funding that will be required in the future if the take-up of CPF-training continues to increase at the same pace as in recent years, and how to ensure the sustainability of funding also with higher use rates.



### 3. Denmark – competence funds

The Danish competence funds were presented by PensionDanmark, which offers lifelong learning opportunities alongside pensions. PensionDanmark administers 20 competence funds in the private sector labour market, covering 250 000 employees across 14 000 companies.<sup>7</sup> The presentation provided a brief overview of lifelong learning and adult vocational training in Denmark; the available financial and economic support; the competence funds; the digital overviews available for members and companies; and finally the results of competence funds (as administered by PensionDanmark).

The lifelong learning and adult vocational training system in Denmark has a long tradition and is based on close cooperation with the social partners at a national level secured through 1) tripartite agreements between the employers' organisations, the trade unions and the government; 2) the legal framework for adult education being based on negotiations between these parties; 3) the financing of adult education depending on both public funding and funds from the social partners. The collective bargaining and sector agreements on competence funds began in 2008.

The adult education and continuing training system should allow everyone to engage in lifelong learning that is effective and flexible, supporting good job opportunities for individuals, good competitiveness in enterprises and high employment and prosperity in society. The main programmes that support this orientation are the adult vocational training programmes (AMU) for unskilled and skilled employed workers as well as unemployed adults signed up by the local job centre; and general adult education programmes (FVU) for people who are further removed from the labour market. Both programmes are state-funded, but the AMU programme receives co-funding from employers through payment of tuition fees at approximately €100-150 per week. Employers continue to pay wages during their employees' participation but receive a partial reimbursement for this from the employers' reimbursement system (AUB)<sup>8</sup>- and possibly a full reimbursement from a training fund if set in collective bargaining agreements.

Competence funds were created as a result of collective bargaining agreements since 2008. The funds provide additional subsidies to companies when employees attend adult education and training. The governing boards of the competence funds consist of representatives from the social partners. The collective bargaining agreements specify what amount the employer must pay to the fund for each employee, typically from 780 kr. up to 1 500 kr. a year (from €105 to €200). The competence funds are based on solidarity, so companies can draw from the funds when they have a need to do so.

In the last decade, there has been a noticeable decline in the take-up of training from competence funds. However, initiatives by specific competence funds managed by PensionDanmark towards providing digital platforms, summarising available training opportunities in an online registry, and offering personalised digital accounts for individuals and companies have resulted in better performance compared to competence funds that work more in a traditional way.

The Group discussions and plenary discussions resulted in the following reflections on the Danish approach:

- Denmark has a long tradition of social partner engagement and lifelong learning, resulting in a generous system of adult education.
- AMU system prioritises the use of recognition and validation to motivate learners.

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<sup>7</sup> There are three major administrators in Denmark: PensionDanmark, The confederation of Industries and the confederation of Danish Employers.

<sup>8</sup> As an employer in Denmark, you must pay contributions to a number of statutory schemes including AUB.

- The system of the competence funds is more employer-driven than based on individual demands. However, there are other options available in Denmark to engage in self-selected training courses. The system offers smart incentives for employers to have their employees participate in training.
- The system is well and sustainably funded through the employer contributions.
- As the system is based on collective bargaining, the competence funds are available for all companies and employees in the sector covered by collective bargaining, including SMEs.
- The offer of training courses is made available for individuals and employers through a registry and is well quality-assured, transparent and included in the National Qualifications Framework, referenced to the European Qualifications Framework.

Points for further reflection were how to support adults not covered by collective agreements, and how to “turn the tide” concerning the usage of competence funds and increase companies’ incentives to allow their employees to participate in training also in a context of growing staff shortages.

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## 4. The Netherlands - collective bargaining over training entitlements

The Dutch approach to collective bargaining over training entitlements was presented by the Ministry of Social Affairs and Employment. It provided an overview of the Dutch policy on lifelong development, described the role of social partners, explained the fiscal policy to support lifelong development and finally presented some best practice examples of sector initiatives in lifelong development.

The Dutch lifelong development policy is based on four pillars: strengthening learning demand of individuals, stimulating employers and employees in learning, developing flexible learning offerings, and stimulating a learning culture. In the Netherlands, employers carry the largest costs for lifelong development (€3.6 billion on an annual basis). The government develops complementary policies such as the recently launched individual learning budget (STAP-budget) supported by €200 million on an annual basis. Hence, lifelong development is considered a shared responsibility of employers, employees, social partners and the government. In this, the role of the government is to set the framework and develop additional policy when further support is required.

The Collective Bargaining Agreements (CAO) can include provisions on training and development funds at sectoral level. These development funds are binding for the whole sector if agreed upon and are financed and managed by the sectoral social partners. Their main objectives are to optimise sectoral labour markets through training and development of employees; promote good working conditions; and, enhance sectoral employability. Sectors also work together to improve intersectoral labour mobility. 2.2 million employees (which is around 25% of all employees) have an individual learning budget governed by the 159 collective bargaining agreements.

Individuals can freely use the funds in their individual learning budget, with the only condition that it is relevant to their current or a future job. A challenge is that this labour market relevance is determined by the Dutch tax office and may be challenged after a training has taken place, creating reluctance to use these budgets. Hence, the country is seeking ways to balance the freedom of individuals to choose training opportunities with what is considered relevant. The Ministry is reflecting on how to simplify the scheme e.g. by considering all trainings included in the STAP budget registry of training opportunities as being relevant to the labour market for tax purposes.

The group discussions and plenary discussions resulted in the following reflections on the Dutch approach:

- The system is built on a high level of engagement of social partners and a high coverage of workers by collective bargaining agreements.
- As collective bargaining agreements differ per sector, not everyone has the same opportunities and resources for training.
- The combination of collective bargaining agreements with an individual training budget (STAP-Budget) allows a balance between individual freedom in selecting courses and employer-steered choices for courses.
- With the launch of the individual training budget (STAP-Budget), it was clear that not all systems and procedures were already put in place, but the approach was to get started first and solve challenges along the way.
- The current focus is on developing and further improving the web-portal of all available courses on offer.

A questions for further reflection concerned the “first come, first served” principle as a solution to reconcile universality of access with limitation in the available funding. How to

see this from an equity perspective? There was the perception that in some countries, this solution would not be accepted as public services need to be available for all.



## 5. Finland – the Adult Education Allowance

The Finnish approach was presented by the Ministry of Social Affairs and focussed on the study leave approach, the adult education allowance and its 2020 reform.

In Finland employees have a right to take two years of study leave in a period of five years. The study leave is for studies that are publicly recognized. The employer cannot deny employees' study leave, but in some cases they can postpone it by six months. During study leave it is possible to apply for an adult education allowance. The purpose of the allowance is to support employees' and self-employed persons' cost of living during their studies. To qualify for the allowance, the applicant must participate in studies leading to a degree, or be in vocational, further or continuation training organised by a Finnish educational institution under public supervision. The applicant must complete 2 or 4 study credits each month to be eligible for the allowance. One credit corresponds to approximately 27 study hours. The allowance is paid for a maximum of 15 months. The employees' allowance is funded solely by unemployment premiums. The self-employed persons' allowance is funded from the state budget because entrepreneurs do not pay unemployment premiums. The allowance was paid to 28 322 persons in 2021 (which is approximately one per cent of the employed population), for a total amount of €175 million.

The 2020 reform was enacted to encourage more people working in low-paid sectors and / or the low-skilled to study during their careers. It made the income support more widely available for lower income groups and part-time workers. By 2024, Finland plans to introduce a registry of training opportunities to diversify the types of learning activities that can be supported by the adult education allowance (*towards more shorter courses*) and the participants (*reaching more low-qualified*) by making it easier for adults to identify opportunities.

The group discussions and plenary discussions resulted in the following reflections on the Finnish approach:

- The schemes presented need to be seen in the context of the whole Finnish public system of adult education provision, which is quite a generous and rich system compared to other countries and includes many free or affordable public education offers. To allow adults to make use of these offers, getting time off work/ a replacement income during studies is more important than support to cover the direct costs of training/ course fees.
- The allowance is taken up mainly for higher education courses compared to vocationally oriented courses (two-third compared to one-third).
- The allowance is generous, but can be used only once in a lifetime.
- The system is not as integrated as in the previously discussed French approach (integrating guidance and quality assurance of privately provided courses), but different policies do offer a full coverage of services to both employed and unemployed.
- The allowance is mostly taken up in (semi-)public sectors such as health care and education (so by nurses and teachers).
- Self-employed people are also able to make use of the allowance.

A point for further reflection was how to convince more lower educated people to use the adult education allowance to improve their skills.

## 6. Final reflections – overarching lessons learned

The PLA offered reflections on four different country examples related to employer-sponsored learning and/or empowering individuals to learn. In this section, we present some overarching reflections.

### **The objectives and outcomes of the initiatives**

The four country examples showcase different approaches to increasing funding for adult learning, including employer-led funding arrangements and initiatives that provide direct financial support to empower adults to learn. The examples show different approaches related to collective bargaining (the Netherlands, Denmark), employer levies (France, Denmark) and individual entitlements offered by the government (Finland, France). The country examples differ in scope and size but together illustrate that there exist effective approaches to increase the financing available for adult learning and these can inspire policy action in different national contexts.

### **Conditions for success and lessons learned for other Member States**

As overarching factors for success of any funding approach to adult learning, the following were mentioned during the PLA:

- **Need for collective action:** to build functioning and sustainable funding systems, all relevant stakeholders, including governments, national authorities, social partners, individual companies, intermediary organisations, training providers, etc. need to be involved and provided with the right (financial) incentives to act. All four examples showcase the need for collective action and the close engagement of labour market stakeholders in the development and implementation of initiatives.
- **Need for a systemic and integrated approach:** Funding is not a separate topic, but something that is linked to a whole-system approach related to stakeholder engagement and integration of services (quality, guidance, information provision via a registry of training opportunities etc.). Furthermore, outreach can be supported by having user-friendly IT tools and web-based platforms to engage with individuals, employers and training providers. This turns digitalisation into an opportunity rather than a barrier for adult participation in learning. These success factors were particularly present in the French and Danish examples but under consideration also in the Netherlands and Finland- highlighting the potential of registries to provide guidance, transparency and user-friendliness and improve quality assurance processes.
- **Need to building trust within a ‘learning system’:** Systems do not need to be perfect from the beginning, but should allow for continuous improvements based on effective feedback-loops. Such feedback loops allow to solve emerging problems (such as aggressive marketing and fraud). This lesson was particularly highlighted in the French and Dutch examples.

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